

LIGHT TRUST 2017-1



Portfolio Summary as at 31 August 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	145,670,799.76	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,325,094.37	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	14,340,336.13	6.06%
Class B Notes	AA(sf) / NR	2.40%	6,326,618.87	2.43%
Class C Notes	A+(sf) / NR	3.50%	3,374,196.74	0.49%
Class D Notes	NR / NR	6.00%	843,549.19	
Total			173,880,595.06	

Conditional Prepayment Rate (CPR)

Current CPR	24.22%
Excess Spread	0.84%

Underlying collateral summary

No. of Loans (Consolidated):	1,201
No. of Loans (Unconsolidated):	1,421
Aggregate Pool Current Balance:	\$169,429,560
Total Valuation of Properties	\$424,259,822
Maximum Loan Balance (Consolidated):	\$751,786
Average Loan Balance (Consolidated):	\$141,309
Weighted Average Interest Rate	3.24%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	303.0
WAVG Remaining Term to Maturity (months):	244.7
WAVG Seasoning (months):	100.2
Loan to Value Ratio (LVR)	
Maximum Current LVR:	88.8%
WAVG Current LVR:	53.1%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	531	44.3%	23,553,635.30	13.9%
\$100,000 to \$150,000	202	16.8%	25,357,045.80	15.0%
\$150,000 to \$200,000	155	12.9%	26,940,576.87	15.9%
\$200,000 to \$250,000	131	10.9%	29,338,407.55	17.3%
\$250,000 to \$300,000	66	5.5%	17,800,801.40	10.5%
\$300,000 to \$350,000	36	3.0%	11,642,586.35	6.9%
\$350,000 to \$400,000	31	2.6%	11,583,817.37	6.8%
\$400,000 to \$450,000	17	1.4%	7,154,517.79	4.2%
\$450,000 to \$500,000	14	1.2%	6,675,950.88	3.9%
\$500,000 to \$750,000	15	1.3%	8,630,434.68	5.1%
\$750,000+	1	0.1%	751,785.53	0.4%
Total	1199	100%	169,429,559.52	100%

LIGHT TRUST 2017-1



Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	748	62.4%	64,074,353.05	37.8%
50% to 55%	82	6.8%	15,181,972.41	9.0%
55% to 60%	85	7.1%	16,664,893.88	9.8%
60% to 65%	94	7.8%	22,756,160.20	13.4%
65% to 70%	89	7.4%	21,418,532.88	12.6%
70% to 75%	62	5.2%	17,706,785.04	10.5%
75% to 80%	27	2.3%	7,397,277.16	4.4%
80% to 85%	10	0.8%	3,539,082.76	2.1%
85% to 90%	2	0.2%	690,502.14	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1199	100.0%	169,429,559.52	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.3%	730,388.62	0.4%
\$100,000 to \$200,000	197	16.4%	10,573,314.90	6.2%
\$200,000 to \$300,000	312	26.0%	30,767,341.34	18.2%
\$300,000 to \$400,000	281	23.4%	43,077,026.69	25.4%
\$400,000 to \$500,000	149	12.4%	26,302,975.47	15.5%
\$500,000 to \$600,000	100	8.3%	23,732,136.67	14.0%
\$600,000 to \$700,000	46	3.8%	9,544,748.83	5.6%
\$700,000 to \$800,000	29	2.4%	8,528,180.20	5.0%
\$800,000 to \$900,000	24	2.0%	8,889,517.71	5.2%
\$900,000 to \$1,000,000	10	0.8%	2,562,351.05	1.5%
\$1,000,000 to \$1,500,000	10	0.8%	3,562,967.06	2.1%
\$1,500,000+	2	0.2%	1,158,610.98	0.7%
Total	1199	100.0%	169,429,559.52	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	828,146.68	0.5%
NSW	26	1.8%	3,385,787.20	2.0%
NT	129	9.1%	26,733,670.85	15.8%
QLD	8	0.6%	1,075,767.04	0.6%
SA	1181	83.1%	126,739,271.45	74.8%
TAS	0	0.0%	-	0.0%
VIC	61	4.3%	8,768,022.15	5.2%
WA	12	0.8%	1,898,894.15	1.1%
Total	1421	100.0%	169,429,559.52	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	931	65.5%	123,252,869.40	72.7%
Non-metropolitan	483	34.0%	45,650,428.71	26.9%
Inner City	7	0.5%	526,261.41	0.3%
Total	1421	100.0%	169,429,559.52	100.0%

LIGHT TRUST 2017-1



Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	7	0.5%	526,261.41	0.3%
SA - Metropolitan	749	52.7%	88,849,781.19	52.4%
SA - Non metropolitan	425	29.9%	37,363,228.85	22.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	103	7.2%	21,901,871.78	12.9%
NT - Non metropolitan	26	1.8%	4,831,799.07	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,714,507.93	1.0%
WA - Non metropolitan	1	0.1%	184,386.22	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	49	3.4%	7,424,601.37	4.4%
VIC - Non metropolitan	12	0.8%	1,343,420.78	0.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	664,596.65	0.4%
QLD - Non metropolitan	5	0.4%	411,170.39	0.2%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	12	0.8%	1,869,363.80	1.1%
NSW - Non metropolitan	14	1.0%	1,516,423.40	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	828,146.68	0.5%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1421	100.0%	169,429,559.52	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	41	2.9%	8,117,552.47	4.8%
2.00% to 2.25%	51	3.6%	9,748,134.20	5.8%
2.25% to 2.50%	129	9.1%	16,714,357.98	9.9%
2.50% to 2.75%	37	2.6%	5,507,593.18	3.3%
2.75% to 3.00%	147	10.3%	25,118,889.39	14.8%
3.00% to 3.25%	153	10.8%	23,681,222.81	14.0%
3.25% to 3.50%	107	7.5%	14,357,830.94	8.5%
3.50% to 3.75%	146	10.3%	16,435,071.37	9.7%
3.75% to 4.00%	385	27.1%	32,971,122.66	19.5%
4.00% to 4.25%	44	3.1%	5,868,775.02	3.5%
4.25% to 4.50%	9	0.6%	1,528,176.03	0.9%
4.50% to 4.75%	161	11.3%	8,491,973.72	5.0%
4.75% to 5.00%	3	0.2%	391,929.59	0.2%
5.00% to 5.25%	8	0.6%	496,930.16	0.3%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1421	100.0%	169,429,559.52	100.0%

LIGHT TRUST 2017-1



Loan Seasoning (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	0	0.0%	-	0.0%
6 to 12 months	0	0.0%	-	0.0%
12 to 18 months	0	0.0%	-	0.0%
18 to 24 months	0	0.0%	-	0.0%
24 to 30 months	0	0.0%	-	0.0%
30 to 36 months	0	0.0%	-	0.0%
36 to 42 months	0	0.0%	-	0.0%
42 to 48 months	0	0.0%	-	0.0%
48 to 54 months	0	0.0%	-	0.0%
54 to 60 months	19	1.3%	1,608,648.20	0.9%
60 to 66 months	140	9.9%	18,103,011.64	10.7%
66 to 72 months	164	11.5%	23,794,948.19	14.0%
72+ months	1098	77.3%	125,922,951.49	74.3%
Total	1421	100%	169,429,559.52	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	0	0.0%	-	0.0%
0 to 2 years	11	0.8%	354,106.51	0.2%
2 to 4 years	12	0.8%	155,387.11	0.1%
4 to 6 years	31	2.2%	712,072.96	0.4%
6 to 8 years	18	1.3%	364,890.92	0.2%
8 to 10 years	46	3.2%	1,773,118.58	1.0%
10 to 12 years	65	4.6%	2,841,917.00	1.7%
12 to 14 years	153	10.8%	12,383,287.93	7.3%
14 to 16 years	129	9.1%	10,404,120.26	6.1%
16 to 18 years	102	7.2%	12,148,775.72	7.2%
18 to 20 years	147	10.3%	20,496,380.06	12.1%
20 to 22 years	225	15.8%	28,579,143.53	16.9%
22 to 24 years	302	21.3%	50,441,916.36	29.8%
24 to 26 years	180	12.7%	28,774,442.58	17.0%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1421	100.0%	169,429,559.52	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	13	0.9%	2,485,085.09	1.5%
Principal & Interest	1408	99.1%	166,944,474.43	98.5%
Total	1421	100.0%	169,429,559.52	100.0%

LIGHT TRUST 2017-1



Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	5	0.4%	979,209.30	0.6%
12 to 24 months	3	0.2%	485,859.23	0.3%
24 to 36 months	1	0.1%	95,881.40	0.1%
36 to 48 months	3	0.2%	701,418.05	0.4%
48 to 60 months	1	0.1%	222,717.11	0.1%
60 to 72 months	0	0.0%	-	0.0%
72 to 84 months	0	0.0%	-	0.0%
84 to 96 months	0	0.0%	-	0.0%
96 to 108 months	0	0.0%	-	0.0%
108 to 120 months	0	0.0%	-	0.0%
120+ months	0	0.0%	-	0.0%
Principal & Interest	1408	99.1%	166,944,474.43	98.5%
Total	1421	100.0%	169,429,559.52	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	387	27.2%	61,878,535.22	36.5%
Variable	1034	72.8%	107,551,024.30	63.5%
Total	1421	100.0%	169,429,559.52	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	100	7.0%	17,496,251.03	10.3%
6 to 12 months	81	5.7%	12,235,739.36	7.2%
12 to 24 months	101	7.1%	16,593,539.11	9.8%
24 to 36 months	72	5.1%	10,947,435.47	6.5%
36 to 48 months	30	2.1%	4,159,883.67	2.5%
48 to 60 months	3	0.2%	445,686.58	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1034	72.8%	107,551,024.30	63.5%
Total	1421	100.0%	169,429,559.52	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1243	87.5%	140,377,781.56	82.9%
Investment	178	12.5%	29,051,777.96	17.1%
Total	1421	100.0%	169,429,559.52	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,421	100.0%	169,429,559.52	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1421	100.0%	169,429,559.52	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1408	99.1%	167,598,979.10	98.9%
Genworth	0	0.0%	-	0.0%
Uninsured	13	0.9%	1,830,580.42	1.1%
Total	1421	100.0%	169,429,559.52	100.0%

LIGHT TRUST 2017-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1395	98.2%	165,260,270.73	97.5%
1 to 30 days	13	0.9%	2,191,131.94	1.3%
31 to 60 days	2	0.1%	272,889.80	0.2%
61 to 90 days	0	0.0%	-	0.0%
91+ days	11	0.8%	1,705,267.05	1.0%
Total	1421	100.0%	169,429,559.52	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	440,975.91	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	1	0.1%	261,410.78	0.2%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	1	103,206.72	94,835.14	8,371.58

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